

# COPY

## COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name(s),

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS AT A TERMINAL**

the specification of which (*check one*)

- ☒ is attached hereto; or  
☐ was filed on \_\_\_\_\_ as application serial no. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable); or  
☐ was described and claimed in international application no. \_\_\_\_\_ filed on \_\_\_\_\_ and as amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above, and that it contains a full, clear, concise and exact description of the subject matter for which a patent is sought.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

### Prior Application(s)

☐ (Check if applicable) I hereby claim foreign priority benefits under Title 35, United States Code § 119, by checking the box(es) below, any foreign application(s) for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

#### Prior Foreign Application(s)

			Priority Claimed?
			<input type="checkbox"/> yes <input type="checkbox"/> no
_____	_____	_____	
(Number)	(Country)	(Day/month/year filed)	
<hr/>			
_____	_____	_____	<input type="checkbox"/> yes <input type="checkbox"/> no
(Number)	(Country)	(Day/month/year filed)	

☒ (Check if applicable) I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in the Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of the application:

#### Prior U.S. Application(s)

08/920116	26 August 1997	Pending
(Application Number)	(Day/month/year filed)	(Status – Issued, pending, abandoned)
<hr/>		
08/822709	21 March 1997	Pending
(Application Number)	(Day/month/year filed)	(Status – Issued, pending, abandoned)

☒ (Check if applicable) In this continuation-in-part application, insofar as the subject matter of any of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in the Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of the application.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge and the like so made are punishable by fine or imprisonment, or both under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint Jeffrey L. Brandt - Reg. No. 31,490, Robert R. Lech - Reg. No. 37,169 and Dean Alderucci - Reg. No. 40,484 of Walker Digital Corporation, whose address is Five High Ridge Park, Stamford, Connecticut 06905-1326 as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please address all written correspondence to:

Walker Digital Corporation  
Five High Ridge Park  
Stamford, Connecticut 06905-1326  
Phone (203) 595-2865  
Fax (203) 595-8266


Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

**Full name of sole or first inventor:** Jay S. WALKER

Residence: 124 Spectacle Lane, Ridgefield, CT 06877

Post Office Address: same as above

Citizenship: U.S.A.

Inventor's signature 

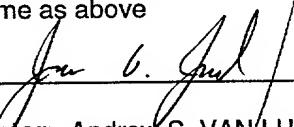
Date 10/6, 1997

**Full name of second inventor:** James A. JORASCH

Residence: 25 Forest Street, Apt 5G, Stamford, CT 06901

Post Office Address: same as above

Citizenship: U.S.A.

Inventor's signature 

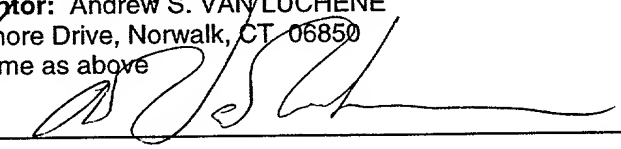
Date 10/6, 1997

**Full name of third inventor:** Andrew S. VAN LUCHENE

Residence: 13-2a Clarmore Drive, Norwalk, CT 06850

Post Office Address: same as above

Citizenship: U.S.A.

Inventor's signature 

Date 10/6, 1997

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Please type a plus sign (+) inside this box → +

PTO/SB/81 (10-00)

Approved for use through 10/31/2002 OMB 0651-0035

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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## POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	Not Yet Assigned
Filing Date	November 9, 2001
First Named Inventor	Jay S. WALKER
Group Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned
Attorney Docket Number	97-059-C2

I hereby appoint:

☒ Practitioners at Customer Number

22927

OR

☐ Practitioner(s) named below:



Name	Registration Number

as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

Please change the correspondence address for the above-identified application to:

☒ The above-mentioned Customer Number.

OR

☐ Firm or  
Individual Name

Address

Address

City

State

Zip

Country

Telephone

Fax

I am the:

☐ Applicant/Inventor.

☒ Assignee of record of the entire interest. See 37 CFR 3.71.  
*Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).*

### SIGNATURE of Applicant or Assignee of Record

Name

Jay S. Walker

Signature

Date

October 30, 2001

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

☐ \*Total of \_\_\_\_\_ forms are submitted.

Burden Hour Statement. This form is estimated to take 3 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Please type a plus sign (+) inside this box → ☐

PTO/SB/82 (10/00)  
Approved for use through 10/31/2002. OMB 0651-0035

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## REVOCATION OF POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	Not Yet Assigned
Filing Date	November 9, 2001
First Named Inventor	Jay S. WALKER
Group Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned
Attorney Docket Number	97-059-C2

I hereby revoke all previous powers of attorney or authorizations of agent given in the above-identified application:

☒ A Power of Attorney or Authorization of Agent is submitted herewith.

OR

☐ Please change the correspondence address for the above-identified application to:

☐ Customer Number



Place Customer  
Number Bar Code  
Label here

OR

☐ Firm or  
Individual Name

Address

Address

City

Country

State

ZIP

Telephone

Fax

I am the:

☐ Applicant/Inventor

☒ Assignee of record of the entire interest. See 37 CFR 3.71  
*Certificate under 37CFR 3.73(b) is enclosed (Form PTO/SB/96)*

### SIGNATURE of Applicant or Assignee of Record

Name

Jay S. Walker

Signature

Date

October 30, 2001

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

☐ \*Total of \_\_\_\_\_ forms are submitted.

Burden Hour Statement: This form is estimated to take 3 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

**COPY**

Attorney Docket No.: WD2-97-059

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Jay S. Walker et al. )  
)  
For: METHOD AND APPARATUS ) Examiner: Jeanty Romain  
FOR PROVIDING AND )  
PROCESSING INSTALLMENT )  
PLANS AT A TERMINAL )  
)  
)  
)  
)  
Serial No.: 08/946,508 ) Group Art Unit: 2765  
)  
Filing Date: October 7, 1997 ) Docket No.: WD2-97-059

Assistant Commissioner of Patents  
Washington, D.C. 20231

**REVOCATION AND APPOINTMENT OF POWER OF ATTORNEY**

Sir:

Walker Asset Management Limited Partnership, the sole assignee and owner of the entire right, title and interest in the above-identified patent application, hereby revokes all previous powers of attorney and hereby appoints Dean Alderucci (PTO Reg. No. 40,484), Patrick J. Buckley (PTO Reg. No. 40,928), Steven M. Santisi (PTO Reg. No. 40,157), and Kurt M. Maschoff (PTO Reg. No. 38,235) as attorneys of record, all of Walker Digital Corporation located at One High Ridge Park, Stamford, Connecticut 06905-1326, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please address all written correspondence to:

Walker Digital Corporation  
One High Ridge Park  
Stamford, CT 06905-1326  
Phone (203) 905-6500  
Fax (203) 595-8266

**Certificate Under 37 C.F.R. § 3.73(b)**

Walker Asset Management Limited Partnership, a limited partnership organized and existing under the laws of the state of Connecticut, certifies that it is the assignee of the entire right, title and interest in the patent application identified above by virtue of either:

- A. ☒ An Assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the U.S. Patent and Trademark Office on October 7, 1997, at Reel 8840, Frame 0168, or for which a copy thereof is attached.

B. ☐ A chain of title from the inventor(s) of the patent application identified above to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the Patent and Trademark Office at Reel \_\_\_\_\_,  
Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the Patent and Trademark Office at Reel \_\_\_\_\_,  
Frame \_\_\_\_\_, or for which a copy thereof is attached.
3. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the Patent and Trademark Office at Reel \_\_\_\_\_,  
Frame \_\_\_\_\_, or for which a copy thereof is attached.
4. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the Patent and Trademark Office at Reel \_\_\_\_\_,  
Frame \_\_\_\_\_, or for which a copy thereof is attached.

C. ☐ Copies of the assignments or other documents in the chain of title are attached.


The undersigned has reviewed all the documents in the chain of title of the patent application identified above and to the best of undersigned's knowledge and belief, title is in the assignee identified above.

The undersigned (whose title is supplied below) is empowered to act on behalf of the assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application identified above or any patent issuing thereon.

Walker Asset Management Limited Partnership

Dated: 2-September-1999

By   
Jay S. Walker,  
Chairman of Walker Digital Corp. as General  
Partner of Walker Asset Management Limited  
Partnership